


National Low Income Housing Coalition
Dedicated solely to ending America's affordable housing crisis.
[Home](#) / [Search](#)

Out of Reach 2004

California

In California, an extremely low income household (earning \$19,327, 30% of the Area Median Income of \$64,422) can afford monthly rent of no more than \$483, while the Fair Market Rent for a two bedroom unit is \$1,104.

A minimum wage earner (earning \$6.75 per hour) can afford monthly rent of no more than \$351.

An SSI recipient (receiving \$790 monthly) can afford monthly rent of no more than \$237, while the Fair Market Rent for a one-bedroom unit is \$904.

In California, a worker earning the Minimum Wage (\$6.75 per hour) must work 126 hours per week in order to afford a two-bedroom unit at the area's Fair Market rent.

The Housing Wage in California is \$21.24. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the area's Fair Market rent.

A unit is considered affordable if it costs no more than 30% of the renter's income.

For an explanation of this data, see [How to use the Numbers](#) and [Where the Numbers Come From](#).

Location	Number of Households		
	Total Households	Renter Households	Renter Households as Percent of Total Households
California	11,502,870	4,956,633	43%
Los Angeles-- Long Beach, CA PMSA, California†	3,133,774	1,634,080	52%

2004 Family Income		
Location	2004 Annual Median Income ¹ (HUD)	Maximum Affordable ² Monthly Housing Cost by % of Family AMI

	Annual	Monthly	30% of AMI	30%	50%	80%	100%
California	\$64,422	\$5,368	\$19,327	\$483	\$805	\$1,288	\$1,611
Los Angeles-- Long Beach, CA PMSA, California†	\$53,500	\$4,458	\$16,050	\$401	\$669	\$1,070	\$1,338

Fair Market Rents (FMR) ³ by Number of Bedrooms					
Location	Zero	One	Two	Three	Four
California	\$772	\$904	\$1,104	\$1,530	\$1,786
Los Angeles--Long Beach, CA PMSA, California†	\$746	\$900	\$1,124	\$1,510	\$1,816

2004 Renter Households					
Location	Estimated Renter Median Annual Income	Income Needed to Afford 2BR FMR as Percent of Renter Median	Number Earning 30% of AMI or Less Unable to Afford Rent (2000)	Number Earning 30-50% of AMI Unable to Afford Rent (2000)	Monthly Rent Affordable at Renter Median
California	\$37,651	117%	761,187	602,026	\$941
Los Angeles-- Long Beach, CA PMSA, California†	\$33,737	133%	249,210	206,204	\$843

Income Needed to Afford FMR							
Location	Annual Amount						
	Zero Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms	Zero Bedrooms	One Bedroom
California	\$30,891	\$36,174	\$44,175	\$61,201	\$71,424	48%	
Los Angeles-- Long Beach, CA PMSA, California†	\$29,840	\$36,000	\$44,960	\$60,400	\$72,640	56%	

Location	Housing Wage						
	Hourly Wage Needed to Afford (@ 40 hrs./wk.)					As % (C)	
	Zero Bedroom	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	Zero Bedroom	One Bedroom
	FMR	FMR	FMR	FMR	FMR	FMR	FMR
California	\$14.85	\$17.39	\$21.24	\$29.42	\$34.34	220%	258%
Los Angeles-- Long Beach, CA PMSA, California†	\$14.35	\$17.31	\$21.62	\$29.04	\$34.92	213%	256%

Location	Work Hours/Week Necessary at Minimum Wage to Afford (California=\$6.75)

	Zero Bedroom	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
	FMR	FMR	FMR	FMR	FMR
California	88	103	126	174	203
Los Angeles--Long Beach, CA PMSA, California†	85	103	128	172	207

CHART FOOTNOTES

1.	HUD, 2004.
2.	"Affordable" rents represent the generally accepted standard of spending not more than 30% of income on housing costs.
3.	HUD, 2005.
4.	Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

DATA FOOTNOTES

California:	<p>FMRs for jurisdictions labeled with an asterisk (*) have FMRs calculated at the 50th percentile (See Appendix A).</p> <p>FMRs for jurisdictions labeled with a dagger (†) have controversial RDD-based final FY 2005 FMR (see Appendix C).</p> <p>Local groups filed public comments with HUD protesting final FMRs in jurisdictions labeled with a double dagger (‡) (see Appendix C).</p> <p>Minimum wage used for calculations for California is \$6.75, the statewide minimum wage.</p>
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Compare to Last Year's Out of Reach data

View [Out of Reach 2003 data for this area](#).

Receive Data

To download an Excel file with the data for each state below, click its name.

- [California](#)

To download an Adobe Acrobat (.pdf) file with the data for each state below, click its name.

- [California](#)

[Back to Out of Reach Table of Contents.](#)

[Back to NLIHC Homepage.](#)

National Low Income Housing Coalition (NLIHC)

1012 Fourteenth Street NW, Suite 610, Washington, D.C. 20005

202/662-1530; Fax 202/393-1973; info@nlihc.org

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Web/database programming by Joel Burton and Greg Ewing